

Policy Name:	BSMH Urgent Care Healthcare Financial Assistance (UC HFA)
Policy Number:	
Department:	Finance
Functional Area:	Finance
Approved by:	BSMH Urgent Care Finance Leadership
Effective Date:	3/1/2025
Version:	3.0
Policy Status:	Approved

I. Policy

This UC HFA Policy applies to all emergency and other medically necessary care provided by BSMH Urgent Care Facilities.

II. Purpose

In the light of its mission to improve the health of its communities, with special emphasis on the poor and underserved, and in the spirit of the healing ministry of Jesus, BSMH Urgent Care Facilities are committed to providing financial assistance responsive to the needs of the community, regardless of race, age, gender, ethnic background, national origin, citizenship, primary language, religion, education, employment or student status, disposition, relationship, insurance coverage, community standing, or any other discriminatory differentiating factor.

Urgent Care HFA is a program that covers patients without health insurance and those with only partial insurance coverage (i.e. the uninsured and underinsured) who meet the income and other eligibility criteria described herein.

III. Scope

This UC HFA Policy applies to the following BSMH Urgent Care Facilities in the United States of America (“USA”) and do not include any Urgent Care facilities located outside of the USA:

Cincinnati

- Mercy Health Cincinnati urgent care locations

Kentucky

- Mercy Health Kentucky urgent care locations

Richmond

- Bon Secours Richmond urgent care locations

South Carolina

- Bon Secours St. Francis urgent care locations

Toledo

- Mercy Health Toledo urgent care locations

Virginia

- Bon Secours Virginia urgent care locations

Michigan

- Mercy Health Michigan urgent care locations

BSMH maintains a separate BSMH Healthcare Financial Assistance Policy and Billing and Collections Policy for services provided by BSMH hospital facilities. BSMH also maintains a separate BSMH Medical Group Healthcare Financial Assistance Policy and Billing and Collections Policy for services provided by BSMH Medical Group practice locations. Members of the public may readily obtain copies of the policies, plain language summary, and financial assistance application free of charge online at www.bsmhealth.org/financial-assistance, www.mercy.com/financial-assistance, and www.fa.bonsecours.com.

IV. Policy Details (Supporting Points)

Services Eligible for UC HFA:

This UC HFA Policy applies to all medically necessary care provided by BSMH Urgent Care Facilities.

The following services are not covered under this UC HFA Policy:

- Items deemed “not medically necessary”

UC HFA Eligibility Criteria:

For patients who have been approved for financial assistance under the Bon Secours Mercy Health Medical Group (BSMHMG) HFA within the last 12 calendar months, UC will honor the BSMHMG HFA eligibility.

Under the BSMHMG HFA policy, eligibility is based upon expanded income levels of up to 300% of FPG. Individuals who have applied **and been approved** under the BSMHMG HFA policy with an income level at 300% FPG or below receive free care.

Financial assistance will not be applied retrospectively to prior dates of service.

UC HFA Presumptive Eligibility:

- Proof of Other Forms of State Assistance:
 - Patients who can provide current proof of other forms of state assistance at the time of service will also be eligible. Acceptable documentation includes:
 - Ohio Direction Card
 - EBT Card
 - Way2Go Card
 - SNAP (Supplemental Nutrition Assistance Program)
 - TANF (Temporary Assistance for Needy Families)

- Out-of-State Medicaid Recipients:
 - Patients who are from out of state must provide proof at the time of service of being a recipient of their residential state Medicaid program. Acceptable proof includes a copy of their out-of-state Medicaid card.
- Cooperation
 - Patients/guarantors shall cooperate in supplying all third-party information including Motor Vehicle or other accident information, requests for Coordination of Benefits, pre-existing information, or other information necessary to adjudicate claims, etc.

Actions Taken in the Event of Nonpayment:

- BSMH Urgent Care Facilities shall not bill or expect payment of gross charges from individuals who qualify for financial assistance under this policy.
- The actions that BSMH Urgent Care Facilities may take in the event of nonpayment are described in a separate ***Urgent Care Billing and Collections Policy***.

V. Definitions

- **BSMH** – Bon Secours Mercy Health
- **BSMHMG HFA** – Bon Secours Mercy Health Medical Group Healthcare Financial Assistance Policy
- **BSMH Urgent Care Facilities** – Bon Secours Mercy Health urgent care locations
- **EMTALA** – Federal Emergency Medical Treatment and Active Labor Act.
- **FPG** – U.S. Department of Health & Human Services Federal Poverty Guidelines.
- **UC HFA** – Urgent Care Healthcare Financial Assistance
- **UC HFA Policy** – BSMH Urgent Care Facilities Healthcare Financial Assistance Policy.
- **SNF** – Skilled Nursing Facility.

VI. Attachments

Attachment 1 - BSMH Urgent Care Facilities Contact Information Section

VII. Related Policies

Policy Name:	HFA - UCs	Last Reviewed Date:	1/20/2025	Page:	3
Version:	3.0	Last Modified Date:	1/20/2025	Original Date:	1/23/2023

BSMH maintains a separate BSMH Healthcare Financial Assistance Policy and Billing and Collections Policy for emergency and medically necessary care provided at BSMH hospital facilities. BSMH also maintains a separate BSMH Medical Group Healthcare Financial Assistance Policy and Billing and Collections Policy for services provided by BSMH Medical Group practice locations. BSMH also offers other options for uninsured or underinsured patients who do not qualify for financial assistance under this HFA Policy. For further information, please see the following BSMH policies:

- BSMH Healthcare Financial Assistance Policy 502 – Hospitals
- BSMH Billing and Collections Policy 503 – Hospitals
- Bon Secours Mercy Health Medical Group Healthcare Financial Assistance Policy
- Bon Secours Mercy Health Medical Group Billing and Collections Policy
- BSMH Uninsured / Self-Pay Discount Policy

VIII. Version Control

Version	Date	Description	Prepared By
1.0	1/23/2023	Healthcare Financial Assistance (HFA) – Urgent Cares	Finance/Travis Crum
2.0	1/19/2024	Healthcare Financial Assistance (HFA) – Urgent Cares	Finance/Travis Crum
3.0	1/20/2025	Healthcare Financial Assistance (HFA) – Urgent Cares	Finance/Travis Crum

Contact Information:

For a complete list of Bon Secours Mercy Health urgent care locations or questions regarding this policy, please contact:

<i>Website</i>	https://www.mercy.com/health-care-services/emergency-urgent-care https://www.bonsecours.com/locations/walk-in-urgent-care
<i>Telephone</i>	513-952-5295
<i>By Email</i>	UCCharityCare@Mercy.com